

**REMARKS/ARGUMENTS**

Claims 1-5, 7-9, 11, 13, 14, 16-18, 20, 21, 23, 24, and 26-45 are pending in this application. Claims 1, 23, 31 and 41 have been amended. Claim 46 is canceled without prejudice or disclaimer. Applicant has thoroughly reviewed the Office Action including the Examiner's remarks and the references cited therein. The following remarks are believed to be fully responsive to the Office Action.

**REJECTION UNDER 35 U.S.C. § 102(e)**

Claims 1, 3, 4, 8, 11, 13, 14, 17, 21, 23, 24, 26, 28, 30-32, 34, 36, 38, 39, 41-44 stand rejected under 35 U.S.C § 102(e) as allegedly being anticipated by U.S. Patent No. 6,270,011 to Gottfried ("Gottfried"). Applicant respectfully traverses. In an effort to advance prosecution, however, Applicant has amended independent claims 1, 23, 31, and 41 to recite that a verification connection is initiated between a consumer location and a third party contractor location, the verification connection includes a verification web browser window provided from an on-line merchant location to the consumer location to initiate the verification connection between the consumer location and the third party contractor location, and the verification connection is independent of, and bypasses the on-line merchant location.

With regard to the Section 102 rejection, the anticipation rejection is proper only if each and every element set forth in the claim is found – i.e., the prior art must teach every aspect of the claim, *see Verdegall Bros. v. Union Oil Co. of California*, 918 F. 2d 628, 631 (Fed. Cir. 1987); *see also* MPEP § 2131.

Gottfried does not teach or suggest a combination having all of the elements recited in independent claims 1, 23, 31, and 41. More specifically, Gottfried does not teach or suggest a

method of authorizing purchase transactions over a computer network using an account number including a verification connection is initiated between a consumer location and a third party contractor location, the verification connection includes a verification web browser window provided from an on-line merchant location to the consumer location to initiate the verification connection between the consumer location and the third party contractor location, and the verification connection is independent of, and bypasses the on-line merchant location as claimed.

Gottfried does not appear to teach or suggest these features. Nowhere does Gottfried teach or suggest a verification connection that is initiated between a consumer location and a third party contractor location, the verification connection including a verification web browser window provided from an on-line merchant location to the consumer location to initiate the verification connection between the consumer location and the third party contractor location, and the verification connection being independent of, and bypasses the on-line merchant location. Because Gottfried fails to show or describe each and every element of the method and system of claims 1, 23, 31 and 41, Gottfried does not anticipate the claimed invention. Therefore, Applicant respectfully submits that claims 1, 23, 31, and 41 are allowable and requests that the rejections under 35 U.S.C. § 102(e) be withdrawn. Claims 2-4, 8, 11, 13, 14, 17, 21, 24, 26, 28, 30, 32, 34, 36, 38, 39, 42-44 ultimately depend from at least one of independent claim 1, 23, 31, and 41. Therefore, these claims are also allowable for at least the foregoing reasons.

REJECTIONS UNDER 35 U.S.C. § 103(a):

Claims 5, 7, 9, 16, 18, 20, 27, 29, 33, 35, 37, 40, and 45 stand rejected under 35 U.S.C § 103(a) as allegedly being unpatentable over Gottfried. Applicant respectfully traverses. In an

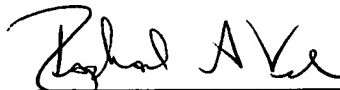
effort to advance prosecution, however, Applicant has amended independent claims 1, 23, 31, and 41 as discussed above. Claims 5, 7, 9, 16, 18, 20, 27, 29, 33, 35, 37, 40, and 45 depend from at least one of the independent claims 1, 23, 31, and 41. Accordingly, these claims are also allowable for at least the foregoing reasons. Therefore, Applicant respectfully requests that the rejections under 35 U.S.C § 103(a) be withdrawn.

### **CONCLUSION**

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and such action hereby solicited. If it is believed that the application is not in condition for allowance the Examiner is requested to contact the undersigned attorney if it is believed that such contact will expedite the prosecution of the application.

Respectfully submitted,

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